NWTHC - SPRING, 2010 VOLUME 1/ISSUE 2

Northwest Territories Housing Corporation

# Under One Roof

Providing Housing Opportunities for Northerners

## Sustainable Solutions: *The Future of Northern Housing*

**Northern Housing Forum, 2010, co-chairs Scott Reid (left) and Bill Semple thanked Gwich'in Tribal Council (GTC) vice-president Mary Ann Ross for her excellent work emceeing the Opening Ceremonies in Inuvik, March 22. During the event, Ms. Ross enlightened guests who were visiting Gwich'in traditional territory for the first time about the proud history of the Gwich'in people and the good work being done by the GTC.**

Architects, builders, energy efficiency experts, contractors and city planners were among the more than 150 delegates and participants attending the Northern Housing Forum, 2010 (NHF), in Inuvik March 22-25, 2010.

The circumpolar forum was hosted by the Northwest Territories Housing Corporation (NWTHC) with the support of the Canada Mortgage and Housing Corporation (CMHC). The NHF brought together representatives from across the circumpolar arctic to discuss housing challenges in extreme northern climates. The goal was to share best practices on how to build energy efficient homes that exceed the highest standards currently in place, are affordable to construct and maintain, and will stand the test of time.

NWTHC Infrastructure Services Director, Scott Reid, co-chaired the forum along with CMHC Senior Researcher Bill Semple. Reid and Semple led the Northern Housing Forum planning committee which spent more than a year working to ensure the event was a success.

"Overall I couldn't be happier with what our team accomplished," said Reid. "The presentations and panel discussions were spirited, varied and comprehensive. Building techniques currently being utilized in Norway, Sweden, Alaska, Nunavik, and other regions were shared and debated. By networking, bringing forward new building technologies, and learning from each other, we took away ideas that will help our organizations in the long run as we strive to deliver high quality housing that works for Northerners."

**Inuvialuit Regional Corporation CEO and Chairperson Nellie Cournoyea was glad to have an opportunity to catch up with the Honourable Robert C. McLeod, Minister Responsible for the Northwest Territories Housing Corporation, at the Northern Housing Forum, 2010.**

Northern Housing Forum, 2010 (NHF), delegate Per Paulsen is the Senior International Affairs Advisor with the Norwegian State Housing Bank, which represents the northernmost region of Norway called Hammerfest. It was his first time visiting northern Canada.

"There are differences in how we approach northern housing issues and I was glad to share the different ways we found to solve problems," said Paulsen. "For instance, our electricity is primarily hydro driven, so it costs much less to the end user than what is paid here. That gives us more options to build energy efficient homes, which we heat with wood that is locally available. Our secondary heating system is pellet boilers and stoves. In Norway, we don't use oil or coal because of pollution."

Paulsen says beyond the savings they gain by having lower energy costs, recycling programs are backed by a robust and established support system which he hasn't seen here in Canada.

"It's all connected. We burn pellets to heat our homes and businesses that are made, in part, with the garbage our society creates. Everyone in Norway sorts their garbage. Everything that can be turned into pellets goes into a red bag. All organic material goes into another bag and is turned into fertilizer or even food for animals. Plastic goes into another bag. It's through long-standing, government supported programs like this and our commitment to build energy efficient, smaller homes and apartments, that Norwegians are reducing their impact on the planet."

Many delegates said the messages brought forward through each of the six panel sessions came together in a complimentary way. This provided them with a comprehensive body of information to consider.

"For me I think it would have taken five years to collect the amount of information that was presented during one week of this forum," said Vuntut Gwich'in First Nation Director of Government Services, Peter Marangu, who attended the NHF from Old Crow, Yukon.

"The information I gained here will be helpful to us immediately. Because of what I learned, we are going to change the way we build houses in Old Crow."

For Richard Touchette who is the Director of Construction for the Kativik Municipal Housing Bureau (KMHB) in Nunavik, the NHF was "hands down the most interesting and useful" forum he has ever attended. The KMHB serves 14 Northern villages in the Nunavik region on the shores of Ungava Bay, the Hudson Straits and Hudson Bay. The villages are located between 1,500 and 2,500 kilometres north of Montreal. There are no road links between southern Québec and Nunavik, or between the Northern villages themselves.

"I especially appreciated the cultural aspects of the forum and the acknowledgement of the importance of including culture as it applies to the design, construction, and community aspects of what we do," said Touchette.

"Without knowing the culture, history, place and environment of where we are working on projects, the projects will fail. That is an important lesson and something we are going to be working on as we move forward. This forum showed me that when you put people together who have common goals and good intentions, good things happen."

Inuvialuit Regional Corporation CEO and Chairperson Nellie Cournoyea provided the keynote address for the opening ceremonies. Her speech reminded everyone that a home is about family, and housing is about community. She says without the support of the community a housing program cannot succeed. Her talk, entitled: *'Social housing is not a home for people who want to help themselves,'* was about finding ways to reduce the influence of the social housing model.

"It is apparent that we must begin to look at housing in relation to our economic, social and cultural circumstances," said Cournoyea.

"Social housing is becoming a problem, not a solution, and we must, at a community and territorial level, make a concerted effort whereby people that are in need receive support but don't grow dependent on government."

She added providing support to those who want to take control over their own lives will enable individuals to pursue productive and happy lifestyles, and reduce many of the social problems experienced in the North.

"Government support should continue emphasizing individual responsibility. I spoke very strongly about communities taking more control over the housing crisis and improving social conditions so people will be less dependent on government. I hope that we will use this conference to advocate change in this essential and important aspect of the everyday lives of our citizens."

The Honourable Robert C. McLeod, Minister Responsible for the Northwest Territories Housing Corporation, welcomed delegates to his hometown of Inuvik. While he was only able to attend Day 1 of the event, Minister McLeod says he enjoyed meeting the wide range of attendees and continues to hear good things about the level of discussion at the event.

"The Northwest Territories Housing Corporation is taking steps to ensure every new home and building we construct meets the highest standards - both in energy efficiency and quality. We are also focussing on renovating our existing housing stock to ensure each unit meets or exceeds the EnerGuide 80 standard," said McLeod.

"What we heard in Inuvik during the housing forum was that there are many innovative and affordable ways we can achieve our goals. It's by sharing our successes and failures that we all benefit, and I think after the forum each representative went home with new ideas, solutions and a network of contacts that they can rely on to help move their programs forward."

All of the presentations made at the Northern Housing Forum, 2010, are now available for viewing at www.nhf2010.ca.

# Northern Housing Forum, 2010 : *From the Photo Gallery*

World-renowned Finnish Architect and NHF keynote speaker, Juhanni Pallasma (left), enjoyed talking shop with delegates and presenters alike during the forum. Here he gets acquainted with University of Lund Associate Professor of Building Services, Dennis Johansson, who attended as a delegate from Sweden, and Donna Morton from First Power. Based in Victoria, BC, First Power is a non-profit organization that promotes market-based solutions to social and environmental sustainability.

After each panel session delegates were given time to ask questions. Pictured left, Arctic Energy Alliance Executive Director Andrew Robinson questions a panel member.

Alaska Housing Finance Corporation Chairperson of the Board, Frank Roppel (left), and Northwest Territories Housing Corporation President and CEO, Jeff Polakoff, were pleased to have the opportunity to meet at the NHF.

The Aklavik Drummers and Dancers performed traditional songs for the delegates attending the NHF opening ceremonies.

Green Communities is a non-profit organization, with offices throughout Canada, that delivers practical energy solutions to Canadian households and communities. Green Communities Senior Energy Advisor, Don Eaton, promotes the concept that a house must be looked at as a system and not as individual parts, especially when it comes to energy retrofits. Eaton was on the NHF *Capacity Building in Northern Communities* panel. After a long day at the forum, Eaton enjoyed visiting the various Inuvik establishments, such as the Northern Images Art Gallery that stayed open late to accommodate the NHF delegates.

The networking opportunities provided by an event such as the NHF are priceless. Here Vuntut Gwich'in First Nation Director of Government Services, Peter Marangu, discusses a point made by Vancouver-based consultant Lesley Cabott during her presentation as a panel member on the *Climate Change and Adaptation Strategies* panel.

After a week of presentations, networking, long days and sometimes late nights, delegates were glad to enjoy the first rate service provided by NHF Gold Sponsor First Air on the flight home.

## THANK YOU!

**Thank you to the following sponsors for supporting the Northern Housing Forum, 2010.**

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Konverge Digital Solutions
Interior Weatherization, Inc.
Dowland Contracting Ltd.

**Please visit www.nhf2010.ca to view each presentation that was delivered at the NHF, along with many more photos from the forum.**

# Northern Sustainable House

## *Housing for Northerners by Northerners*

**In celebration of Earth Week, Ecology North held a series of public events throughout Yellowknife. At Northern United Place Apr. 26, they brought together an Earth Week Panel on Housing and Renovations. Panel members included a green builder, a representative from the City of Yellowknife, and NWT Housing Corporation (NWTHC) Design Development Manager John Robson (pictured left). Robson outlined the history, goals and objectives of the Northern Sustainable House and answered questions from approximately 40 attendees.**

**Pictured below: Northern Sustainable House floorplan. This model, a duplex, is expected to have an EGH rating of 88.**

The Northwest Territories Housing Corporation (NWTHC) recognizes that the best housing solutions are those designed with input from the people who will be living in them. In an effort to find a housing solution designed by Northerners for Northerners, the NWTHC is partnering with Canada Mortgage and Housing Corporation (CMHC) and consulting with residents and community members of the NWT on the design and construction of a Northern Sustainable House.

The goal of the Northern Sustainable House is to find a housing design that will provide an adequate, affordable and suitable housing solution with high energy efficiency and design features that incorporate northern culture.

To achieve this the NWTHC, working with CMHC, have designed a northern housing prototype that meets or exceeds the EnerGuide for Houses (EGH) rating of 80 while being economical and functional.

New structures by the NWTHC will be constructed to meet this standard, and the Corporation is working diligently to retrofit existing buildings to bring them up to EGH efficiency standards.

To involve community members in the Northern Sustainable House, two sessions were undertaken in Inuvik to seek ideas and suggestions from Northerners about what the final design should take into consideration.

"The design of our first Northern Sustainable House didn't begin until we spoke to community members, Elders, leaders and builders in the community that the first Northern Sustainable House will be built in," said NWTHC Manager of Design Development, John Robson.

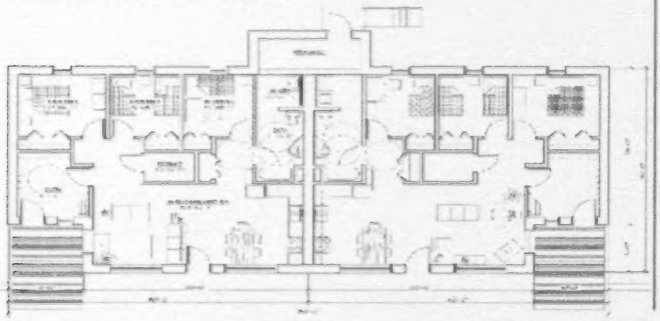
In 2009, the NWTHC and CMHC met with residents and industry representatives from Inuvik in an effort to create a prototype design for further review across the NWT. Based on this input from the stakeholders involved, a preliminary design was developed with emphasis in the areas of construction and insulation systems, heating and ventilation systems and energy efficiency.

"Our design team heard many comments and suggestions from the local stakeholders and, where possible, we are working to incorporate what we learned at those meetings. The goal is to develop a design concept that is uniquely northern while promising to meet the most stringent energy efficiency standards in the world," said Robson.

The design development concept that resulted from these consultations were on display for viewing by Northern Housing Forum, 2010, delegates this March in Inuvik and in Yellowknife at the April 26 Ecology North sponsored Earth Week public meeting on housing and renovations.

Over the coming months the NWTHC will continue to seek input from regions throughout the NWT so that the Northern Sustainable House Project delivers a home that reflects what residents expect in terms of layout, practicality, and energy efficiency.

When completed, it will be a home that truly reflects the concept of a home built by Northerners for Northerners.



# Rent Assessments returning to Local Housing Organizations (LHOs)

During last fall's sitting of the Legislative Assembly, the GNWT announced that responsibility for assessing public housing rent will be returning to the Northwest Territories Housing Corporation (NWTHC) and its partners, the Local Housing Organizations (LHOs).

The NWTHC and the Department of Education, Culture and Employment (ECE) are working together to make a smooth transition of the assessment process back to the LHOs. As of June 1st, public housing tenants must go to their LHO at the beginning of each month to apply for a subsidy, report their income, determine the portion of rent owing and make their rent payment.

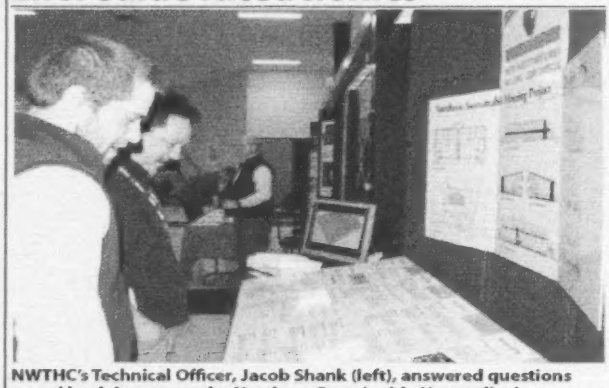
Remember, LHOs depend on the money collected through rent payments in order to complete maintenance and repairs on your unit, as well as others.

The quality of housing in your communities depends on your LHO's ability to complete this work, and it is difficult for them to do without the full participation of all tenants in the public housing program. Your rent payment is an important way to contribute to the quality of life in your community, so ensure you have a plan in place to make your payment every month.

Should you have any questions regarding the transition process, you may wish to contact your NWTHC District Office at the following numbers:

| | | |
|---|---|---|
| North Slave District Office | (867) | 873-7795 |
| South Slave District Office | (867) | 874-7600 |
| Beaufort Delta District Office | (867) | 777-7271 |
| Nahendeh District Office | (867) | 695-2519 |
| Sahtu District Office | (867) | 587-5100 |

# Natural Resources Canada accepts NWTHC as an official builder of EnerGuide rated homes



**NWTHC's Technical Officer, Jacob Shank (left), answered questions posed by delegates at the Northern Sustainable House display during the Northern Housing Forum, 2010, in Inuvik. Bob Danner, who attended the forum from Barrow, Alaska, where he works for the North Slope Borough Housing Association, said many of the concepts in the Northern Sustainable House would work in the remote communities they provide housing to.**

Natural Resources Canada has granted the Northwest Territories Housing Corporation (NWTHC) a licence that officially recognizes the NWTHC as a builder of EnerGuide rated homes. On March 15, after taking into consideration the commitment made by the NWTHC to build the Northern Sustainable House to an EnerGuide rating of 80 or better, the licence was granted.

To become an officially recognized EnerGuide builder, an independent advisor must be brought in to evaluate a project either underway or completed to ensure the builder can meet the standard. In the case of the Northern Sustainable House an advisor was provided by the Arctic Energy Alliance to model all the energy-using aspects of the proposed home. The results indicate that once completed, the Northern Sustainable House is expected to achieve an EnerGuide Rating of 88.

The licence allows the NWTHC to promote the EnerGuide Rating System as part of its marketing activities. It also means that all new structures constructed by the NWTHC must meet, or exceed, the EnerGuide standard.

# On the right PATH

## *Providing Assistance for Territorial Homeownership*

*Photo By Jocelyn Tsetso*
**Jodie Thompson and husband Francis Isiah are proud homeowners thanks, in part, to the forgivable loan they received from the Northwest Territories Housing Corporation's Providing Assistance for Territorial Homeownership (PATH) program. Together through homeownership, the Fort Simpson couple are investing in their future, their community and in the future of their two-year-old son Mason.**

Every homeowner is different - different incomes, different goals, different communities and different needs. Starting the journey to homeownership can sometimes be overwhelming. But with a little preparation and the right resources in place, homeownership can be within your reach.

Under *Housing Choices*, the Northwest Territories Housing Corporation (NWTHC) offers homeownership assistance through the Providing Assistance for Territorial Homeownership (PATH).

PATH helps clients become homeowners by providing assistance, in the form of forgivable loans, to subsidize the cost of constructing or purchasing a modest home. The client obtains any additional money required for their project through an approved financial institution or other verifiable source.

For many, it's support like this that can make the dream of owning a home a reality.

"Being a homeowner was something I knew I wanted to be. I am working, I'm responsible and I felt confident I could do it," said Fort Simpson resident Jodie Thompson.

"My dad told me about PATH and I began thinking it could help me - that it could really help me reach my goal."

The next step for Thompson was to talk to a program advisor at the Nahendeh District Office.

"Once I was approved for assistance through PATH I worked out what was required to secure a mortgage with the bank, I got a lawyer to assist with the paperwork and it all went very smoothly," said Thompson.

To be eligible for funding, all PATH clients must take four courses which are provided free of charge by the NWTHC.

The courses are delivered through the Solutions To Educate People (STEP) program, which provides education and counselling assistance. STEP aims to increase homeownership applicants' financial skills, as well as their knowledge of the home purchase process and teaches basic home maintenance repairs.

The STEP courses are: *Financial Skills I - Budgeting; Financial Skills II- Banking & Credit; Home Purchase;* and *Home Maintenance & Repair.*

Thompson said she wasn't sure what to expect when she attended the courses, and was pleasantly surprised that they provided her with relevant information that she could apply to her everyday life.

"I found the classes to be straightforward and informative. They helped me figure out what I needed to budget to be a successful homeowner and they made me aware of any surprises that might pop up down the road," said Thompson.

As a new homeowner, Thompson can now look back and reflect. She says in the end buying a home was a good move for her and her family.

"It's definitely better than renting," said Thompson.

"I have an asset now. It's like taking the rent I paid and putting it directly into a savings plan."

STEP courses are provided not just for *Housing Choices* applicants but to anyone interested in learning more about finances, budgeting and homeownership - space permitting. Please contact your District Office for more information and to express your interest in attending a STEP course in your community.

For more information about PATH, STEP and other *Housing Choices* programs contact your regional District Housing Office, Local Housing Organization, or go to: **www.nwthc.gov.nt.ca**

## How do I qualify for PATH?

- **Applicant(s) must be 19 years of age or older, and have lived in the NWT for three years: one continuous year in the community prior to approval.**
- **The income of the applicant(s) must be below the Core Need Income Threshold (CNIT) for their community.**
- **Applicant(s) must have a Core Housing Need.**
- **Applicants must have enough income to pay for all costs associated with homeownership without spending more than 30% of their gross income.**
- **Applicant(s) may be required to obtain additional funding from a financial institution.**
- **Applicant(s) must successfully complete three prerequisite courses offered through the Solutions to Educate People program (STEP) prior to approval for assistance.**
- **The program is not available to persons who have owned a home in the past five years.**

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**Yellowknife Fire Chief, Darcy Hernblad, says every year they respond to a fire that does significant damage to a property that wasn't properly insured. Having insurance is the only way to fully protect your assets in the event of fire.**

# Are You Covered?

Articles in northern newspapers tell grim stories each year: *A young child and an unguarded lighter causes $180,000 damage to home; man falls asleep with hotdogs cooking on stove - apartment building evacuated because of smoke; chimney fire burns home to the ground.*

These are just a few of the more than one hundred headlines in northern newspapers relating to fires last year. NWT Fire Marshall, Stephen Moss, says home fires are not uncommon in communities, which is why having home insurance is essential.

"In small NWT communities home insurance is typically more expensive because there is the perception there are fewer protection services available to put out a fire. Because of that we find that people don't carry insurance like they do in places like Yellowknife," said Moss.

"But if you compare the cost of insurance to losing your entire home and contents, there is really no comparison –it's obviously a wise investment."

Moss points out "there is strength in numbers;" meaning that as more people carry valid home insurance in northern communities, the lower the prices will drop.

"It's very sad doing a fire investigation on a home that is virtually gone, then hearing the homeowners weren't carrying insurance," said Moss.

"Many times a fire will occur through no error of the person living there, it just happens. We go in and investigate; we determine why a fire occurred and how it occurred. But if a person doesn't have insurance, the report we complete doesn't provide them much consolation."

The Northwest Territories Housing Corporation requires everyone who applies for homeownership or repair assistance to have insurance prior to taking possession of a home or claiming repairs to their private home. Yellowknife Fire Chief, Darcy Hernblad, says the Yellowknife Fire Department averages about 150 calls each year that "involve flame". Taking that into account, he says he can only shake his head in sad disbelief when he is standing in a smoking rubble pile that used to be someone's home, only to hear the home was uninsured.

"We always have a few fires that we respond to where the people affected didn't have any type of insurance," said Hernblad. "Their clothes were gone, their furniture, their bedding - everything was gone. They lost their whole livelihood. It's devastating."

Hernblad says there are a number of reasons people find themselves without insurance. A policy may come due and a reminder notice was sent but was lost, forgotten, or ignored. The policy then lapses. Some people think it won't happen to them so they don't make it a priority. Renters just choose to forego insurance on the contents of their unit. Hernblad says everyone has a reason after the fact, but the reality is there really is no good reason not to have home or apartment insurance.

While coverage varies depending on what insurance plan you choose, many home insurance policies cover, among other things, losses due to fire and smoke damage, theft, vandalism, lightning, wind, hail, explosion, and damage due to frozen pipes. Content insurance may provide reimbursement for your lost possessions whether you are a renter on the private market or are a public housing client.

"Even small fires can result in huge losses. Many of our calls are for small kitchen fires that generate a lot of smoke. All the cleaners in the world can't take that smell out of curtains and furniture - smoke damage can add up to thousands of dollars," said Hernblad. "The minute a fire happens we can't let people back in, even if it appears the structure is okay. Sometimes people have to stay in hotels for weeks - a cost that is covered if you have insurance."

He says several years ago a massive fire at St. Joseph's School created plumes of potentially dangerous smoke that blew into the apartments across the street. They had to evacuate the apartments. On Forrest Drive a fire destroyed a family's trailer just before Christmas. The community banded together to donate clothes, toys, bedding and other essentials. The home and contents were not insured.

"Even a fire at your neighbour's place can affect your home," said Hernblad. He says although it is rare for them to allow people back into a burn site after the fact, in some cases they will.

"We sometimes take people back through their property in the hopes of finding a family heirloom or something of significant value. It's hard for everyone, including the firefighters. In my line of work to see people without insurance - I just can't believe it. Believe me; your lifestyle will change when you lose everything. If you haven't insured your home or contents, take the time to call an insurance provider today."

*Under One Roof* is produced by the NWTHC. Any comments, suggestions or questions can be Emailed to NWTHC Communications Advisor and Editor of *Under One Roof*, Dane Gibson, at: underoneroof@gov.nt.ca